IN THE CLAIMS

1.   (Currently Amended) A method ~~for transmitting a code to a user by means of a code allocation unit,~~ comprising ~~the following steps~~:

receiving ~~the user transmits his or her~~ financial account identifier information of a user at a ~~to the~~ code allocation unit;

generating an access code for the user, the access code being to identify the user to a business entity; and

~~from~~ the code allocation unit, effecting a value transfer ~~transfers an amount of money to~~ utilizing the financial account identifier information ~~a financial institution specified by the user and/or transfers an amount of money from the financial institution~~[[,]] ~~identifier information~~ and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with ~~as additional information with this transfer and/or this debit; and~~ ~~the financial institution forwards~~ a receipt for the value transfer ~~and/or debit together with the additional information to the user.~~

2.   (Currently Amended) The method of claim 1, wherein the value transfer is a money withdrawal transaction ~~wherein, prior to the financial institution executing the transfer and/or debit, a verification unit of the financial institution verifies the transfer and/or debit data submitted by the allocation unit as to whether they can be assigned to a valid account of the user, and, in the case of a positive verification, the financial institution executes the transfer and/or debit initiated by the allocation unit.~~

3.   (Currently Amended) The method of claim [[2]] 1, wherein the generated access code is equal to the amount of money associated with the value transfer, ~~in the case of a negative verification by the verification unit, this result is transmitted to the allocation unit by the verification unit.~~

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4.　　(Currently Amended)　The method according to claim [[2]] 1, wherein the value transfer

is a money deposit transaction

~~the user furthermore transmits identification data to the code allocation unit;~~ the code

~~allocation unit submits the identification data together with the account identifier information~~

~~when initiating the transfer and/or debit; and~~

~~the verification unit verifies the identification data in combination with the account~~

~~identifier information.~~

5.　　(Currently Amended)　The method according to claim [[4]] 1, wherein the ~~transmission~~

effecting of the value transfer ~~of the identification data and/or financial account identifier~~

~~information of the user and/or the value transfer and/or debit are~~ is ~~being effected~~ by a remote

data connection.

6.　　(Currently Amended)　The method according to claim 1, wherein ~~in the~~ ~~transmission of~~

the access code ~~transfer or debit transaction receipt with the additional information~~ is to be

transmitted to the user ~~effected~~ by one or more of a remote data connection ~~and/or by~~ an account

balance statement printer.

7.　　(Original)　The method according to claim 6, wherein the remote data connection is a

computer network or an automated telephone interface.

8.　　(Currently Amended)　The method according to claim 1, wherein:

the access code ~~consists of~~ comprises at least two partial codes; and

[[one]] a first partial code from the at least two partial codes is to be ~~being~~ transmitted to

the user together with the receipt for the value transfer ~~as additional information with the transfer~~

~~and/or debit~~ and ~~another~~ a second partial code from the at least two partial codes is to be ~~being~~

transmitted by an ~~alternate~~ alternative method to the user.

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9.   (Currently Amended) The method according to claim [[4]] 1, ~~wherein~~ further comprising receiving the identification data of the user at the code allocation unit ~~comprise at least the user's full name~~.

10.   (Currently Amended) The method according to claim 1, wherein the financial account identifier information ~~referring to the financial institution~~ comprises at least one of a group including:

data associated with a [[the]] bank account number; and~~/or~~

data associated with a credit card number of the user ~~and/or the name or bank code number of the financial institution or the credit card company~~.

11.   (Currently Amended) The method according to claim 1, further comprising receiving the receipt for the value transfer at ~~characterized in that the financial institution also forwards a receipt for the transfer and/or debit to~~ the allocation unit.

12.   (New) A system comprising:

a code allocation unit to:

receive financial account identifier information of a user;

generate an access code for the user, the access code being to identify the user to a business entity; and

effect a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer.

13.   (New) The system of claim 12, wherein the value transfer is a money withdrawal transaction.

14.   (New) The system of claim 12, wherein the access code is reflected in an amount of money associated with the value transfer.

15.   (New) The system according to claim 12, wherein the value transfer is a money deposit.

16.   (New) The system according to claim 12, wherein the code allocation unit is to effect the value transfer by a remote data connection.

17.   (New) The system according to claim 12, wherein the access code is to be transmitted to the user by one or more of a remote data connection and an account balance statement printer.

18.   (New) The system according to claim 17, wherein the remote data connection is a computer network or an automated telephone interface.

19.   (New) The system according to claim 12, wherein:

        the access code comprises at least two partial codes; and

        a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user.

20.   (New) The system according to claim 12, wherein the code allocation unit is to receive identification data of the user.

21.   (New) The system according to claim 12, wherein the financial account identifier information comprises at least one of a group including:

        data associated with a bank account number; and

        data associated with a credit card number of the user.

22.   (New) The system according to claim 12, wherein the code allocation unit is to receive the receipt for the value transfer.